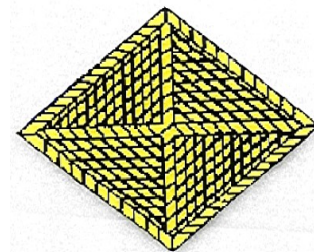




US ARMY FINANCE COMMAND



Mobile Payments

Information Brief

9 June 2009

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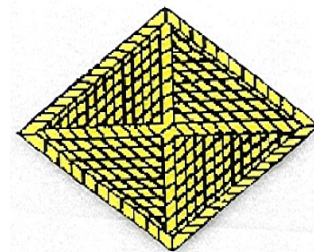
407-646-4405

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What is M-Payment

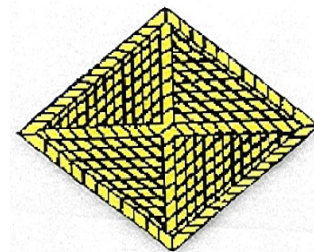


- Uses mobile technology to make payments to vendors in a deployed environment. M-Payments is a sub set of the capabilities of M-Banking
- Provides DO/DDO additional payment capability from the Local Depository Account
- Allows the DO/DDO to remotely affect the Paying Agents accountability (funding advances and returns)
 - Load/Move funds
 - View account balance on mobile phone and internet
 - Load and transfer air time

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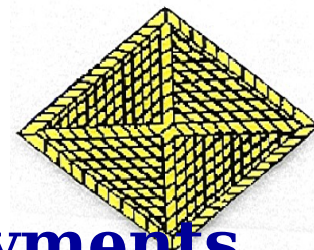
Mobile Payments Objectives

- Deploy Mobile Payments technology as a FMCo payment capability to:
 - ✓ Reduce Cash on the battle field
 - ✓ Increase Force Protection
 - ✓ Increase confidence on financial structure and fuel economic development
- Integrate with DA/DDO, RM, and Contracting Officer business processes (e.g., DD 1081s, SF 44s)
- Use in conjunction with Disbursing Systems (e.g., SRD- I and DDS)

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Deployed Operations Overarching M-Payments

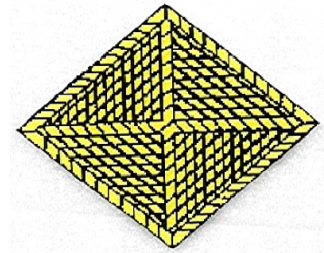
Business Processes

- Do/DDO transfers funds from the LDA to the DO/DDO M-Payments account
- DO/DDO advances funds to Paying Agents (PA) using M-Payments technology
- Paying Agents make payments in accordance with MAWS requirements using M-Payments technology
- DO/DDO tracks account activity reports on-line
- Disbursing Officer clears Paying Agent
 - ✓ Receive paid documents and mobile telephone
 - ✓ Transfer unused funds to the DO/DDO M-Payments account

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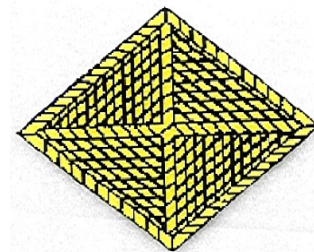
Notional Implementation Releases

- Release 1.1 Technology Demonstration (August 08 - March 16, 2009)
 - Conducted in coordination with the FMS at the FT Jackson Warrior Training Area
 - Executed in a controlled environment
 - Demonstrated the Art of the Possible for a viable payment capability
- Release 1.2 CONUS Pilot (Duration: 30 days, Starts Jul 09)
 - Location with robust infrastructure and small number of Paying Agents
 - Develop applicable internal controls check and balances and operating procedures
 - Coordinate required DDS changes
- Release 1.3 OCONUS Pilot (Duration 90 days; Starts December 09)
 - Vendor Pay at one location
 - Test infrastructure capability
 - Determine the feasibility of leveraging existing infrastructure and local providers capabilities
 - Identify cost drivers
 - Identify client nodes and path forward for full production

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Questions?



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